

CalPERS SELF-FUNDED HEALTH PLANS

Incurred Loss Ratio¹ - Attachment 1				
	2008 Year	2009 Year	Jan - Sep 2009	Jan - Sep 2010
Care Basic	103%	131%	105%	109%
Choice Basic	95%	126%	102%	107%
Select Basic	98%	88%	68%	76%
Care Supplemental	98%	120%	101%	111%
Choice Supplemental	100%	123%	100%	110%
Select Supplemental	103%	147%	118%	129%
All Plans	97%	125%	102%	107%

Gain/Loss by Plan (\$000) - Attachment 2				
Plan	2008 Year	2009 Year	Jan - Sep 2009	Jan - Sep 2010
Care Basic	(\$4,670)	(\$39,107)	(\$5,912)	(\$10,190)
Choice Basic	\$46,289	(\$222,354)	(\$17,747)	(\$54,748)
Select Basic	\$352	\$3,392	\$7,806	\$8,096
Care Supplemental	\$3,957	(\$40,699)	(\$2,436)	(\$19,982)
Choice Supplemental	(\$539)	(\$29,391)	(\$559)	(\$13,100)
Select Supplemental	(\$13)	(\$247)	(\$83)	(\$264)
All Plans	\$45,376	(\$328,407)	(\$18,931)	(\$90,189)

¹Incurred loss ratios illustrate each plan's operating margin. A 100% ratio is equal to break-even.
Values above 100% indicate a premium loss.

Trends Per Member Per Month (On Rolling 12 Month Basis)² - Attachment 4				
MEDICAL				
	2008 Year	2009 Year	Sep 2009	Sep 2010
Care Basic	7.4%	11.6%	4.6%	20.3%
Choice Basic	8.5%	12.5%	13.0%	6.1%
Select Basic	N/A	-23.4%	N/A	8.6%
Care Supplemental	4.8%	4.4%	3.9%	6.3%
Choice Supplemental	1.9%	5.2%	4.5%	5.5%
Select Supplemental	N/A	44.1%	N/A	17.2%
PHARMACY				
	2008 Year	2009 Year	Sep 2009	Sep 2010
Care Basic	5.7%	7.1%	5.3%	12.2%
Choice Basic	4.6%	7.7%	6.6%	8.5%
Select Basic	N/A	-2.8%	N/A	11.7%
Care Supplemental	5.4%	8.4%	7.2%	9.4%
Choice Supplemental	5.2%	8.2%	7.8%	7.7%
Select Supplemental	N/A	23.9%	N/A	6.5%

²Rolling 12 month trends illustrate the movement that has occurred during the preceeding twelve months.

**CalPERS SELF-FUNDED HEALTH PLANS
CLAIMS COST PER-MEMBER PER-MONTH - ATTACHMENT 3**

Medical Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
2nd Quarter 2009	\$549.64	\$306.91	\$205.75	\$150.80	\$115.15	\$130.74
3rd Quarter 2009	\$539.43	\$314.84	\$176.87	\$145.89	\$112.14	\$131.37
4th Quarter 2009	\$604.33	\$326.07	\$196.98	\$140.30	\$108.09	\$116.05
1st Quarter 2010	\$590.34	\$294.55	\$187.84	\$185.56	\$142.92	\$174.08
2nd Quarter 2010	\$621.88	\$314.01	\$211.95	\$156.69	\$120.77	\$150.45
3rd Quarter 2010	\$622.08	\$349.55	\$214.09	\$159.46	\$120.60	\$134.86
Pharmacy Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
2nd Quarter 2009	\$156.67	\$87.73	\$44.75	\$239.78	\$219.31	\$234.66
3rd Quarter 2009	\$154.57	\$87.86	\$46.07	\$246.00	\$227.19	\$286.17
4th Quarter 2009	\$158.64	\$89.47	\$49.95	\$250.37	\$228.36	\$286.31
1st Quarter 2010	\$170.74	\$93.92	\$50.97	\$258.05	\$234.50	\$263.28
2nd Quarter 2010	\$176.32	\$95.42	\$51.51	\$262.48	\$238.22	\$263.88
3rd Quarter 2010	\$176.93	\$94.19	\$50.17	\$263.15	\$239.48	\$296.42
Total Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
2nd Quarter 2009	\$706.30	\$394.64	\$250.50	\$390.58	\$334.46	\$365.41
3rd Quarter 2009	\$693.99	\$402.70	\$222.94	\$391.89	\$339.33	\$417.53
4th Quarter 2009	\$762.97	\$415.54	\$246.93	\$390.68	\$336.45	\$402.36
1st Quarter 2010	\$761.08	\$388.47	\$238.81	\$443.60	\$377.42	\$437.36
2nd Quarter 2010	\$798.20	\$409.43	\$263.46	\$419.17	\$358.99	\$414.34
3rd Quarter 2010	\$799.01	\$443.75	\$264.25	\$422.61	\$360.08	\$431.28

Notes:

1. Prior quarters are updated for each report as actual claims runoff is realized.
2. Pharmacy costs exclude rebates.

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Assets and Reserves By Plan - Attachment 5

	PERS Care		
	Basic	Supp	Total
Actuarial Assets 6/30/2010	\$60,564,105	\$75,205,322	\$135,769,427
Asset Change 3rd Qtr 2010	\$2,428,479	\$3,015,558	\$5,444,037
Actuarial Assets 9/30/2010	\$62,992,585	\$78,220,879	\$141,213,464
Actuarial Reserve 6/30/2010	\$41,265,000	\$54,411,000	\$95,676,000
Actuarial Reserve 9/30/2010	\$40,770,000	\$51,929,000	\$92,699,000
Assets Less Reserves 9/30/2010	\$22,222,585	\$26,291,879	\$48,514,464
	PERS Choice		
	Basic	Supp	Total
Actuarial Assets 6/30/2010	\$389,016,799	\$45,986,451	\$435,003,250
Asset Change 3rd Qtr 2010	(\$4,634,015)	(\$547,796)	(\$5,181,811)
Actuarial Assets 9/30/2010	\$384,382,784	\$45,438,654	\$429,821,438
Actuarial Reserve 6/30/2010	\$255,373,000	\$34,374,000	\$289,747,000
Actuarial Reserve 9/30/2010	\$253,740,000	\$33,322,000	\$287,062,000
Assets Less Reserves 9/30/2010	\$130,642,784	\$12,116,654	\$142,759,438
	PERS Select		
	Basic	Supp	Total
Actuarial Assets 6/30/2010	\$18,462,213	\$105,714	\$18,567,927
Asset Change 3rd Qtr 2010	\$3,304,960	\$18,924	\$3,323,884
Actuarial Assets 9/30/2010	\$21,767,173	\$124,639	\$21,891,811
Actuarial Reserve 6/30/2010	\$8,631,000	\$216,000	\$8,847,000
Actuarial Reserve 9/30/2010	\$8,120,000	\$236,000	\$8,356,000
Assets Less Reserves 9/30/2010	\$13,647,173	(\$111,361)	\$13,535,811
	Total Program		
	Basic	Supp	Total
Actuarial Assets 6/30/2010	\$468,043,117	\$121,297,487	\$589,340,604
Asset Change 3rd Qtr 2010	\$1,099,424	\$2,486,686	\$3,586,110
Actuarial Assets 9/30/2010	\$469,142,541	\$123,784,173	\$592,926,714
Actuarial Reserve 6/30/2010	\$305,269,000	\$89,001,000	\$394,270,000
Actuarial Reserve 9/30/2010	\$302,630,000	\$85,487,000	\$388,117,000
Assets Less Reserves 9/30/2010	\$166,512,541	\$38,297,173	\$204,809,714

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Ratio of Assets to the Actuarial Reserve - Attachment C

PERS Care			
	Basic	Supp	Total
Assets 9/30/2010	\$62,992,585	\$78,220,879	\$141,213,464
Actuarial Reserve 9/30/2010	\$40,770,000	\$51,929,000	\$92,699,000
Assets Above Actuarial Reserve	\$22,222,585	\$26,291,879	\$48,514,464
Ratio of Assets to the Actuarial Reserve	155%	151%	152%

PERS Choice			
	Basic	Supp	Total
Assets 9/30/2010	\$384,382,784	\$45,438,654	\$429,821,438
Actuarial Reserve 9/30/2010	\$253,740,000	\$33,322,000	\$287,062,000
Assets Above Actuarial Reserve	\$130,642,784	\$12,116,654	\$142,759,438
Ratio of Assets to the Actuarial Reserve	151%	136%	150%

PERS Select			
	Basic	Supp	Total
Assets 9/30/2010	\$21,767,173	\$124,639	\$21,891,811
Actuarial Reserve 9/30/2010	\$8,120,000	\$236,000	\$8,356,000
Assets Above Actuarial Reserve	\$13,647,173	(\$111,361)	\$13,535,811
Ratio of Assets to the Actuarial Reserve	268%	53%	262%

Total Self-Funded Program			
	Basic	Supp	Total
Assets 9/30/2010	\$469,142,541	\$123,784,173	\$592,926,714
Actuarial Reserve 9/30/2010	\$302,630,000	\$85,487,000	\$388,117,000
Assets Above Actuarial Reserve	\$166,512,541	\$38,297,173	\$204,809,714
Ratio of Assets to the Actuarial Reserve	155%	145%	153%

Notes:

1. The Actuarial Reserve equals the Incurred But Not Reported (IBNR) reserve (without a contingency load) plus the Risk Based Capital Reserve (RBC) set at a 300% level.
2. Ratios above 100% indicate assets in excess of reserves.

CalPERS SELF-FUNDED HEALTH PLANS**Enrollment Comparison for 2009 and 2010 - Attachment 7****Membership for 2009:**

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-09	19,508	49,738	215,314	35,063	6,906	133	326,662
Feb-09	19,382	49,647	215,095	35,370	7,096	140	326,730
Mar-09	19,269	49,518	214,850	35,681	7,266	145	326,729
Apr-09	19,159	49,400	214,053	35,929	7,315	148	326,004
May-09	19,056	49,275	213,799	36,197	7,392	154	325,873
Jun-09	18,940	49,149	214,066	36,510	7,486	153	326,304
Jul-09	18,861	49,030	214,071	36,870	7,582	157	326,571
Aug-09	18,790	48,909	213,312	37,201	7,682	155	326,049
Sep-09	18,710	48,819	213,229	37,536	7,760	158	326,212
Oct-09	18,649	48,698	212,859	37,861	7,955	159	326,181
Nov-09	19,151	49,050	213,874	38,442	8,233	180	328,930
Dec-09	19,059	48,898	213,214	38,667	8,310	184	328,332

Membership for 2010:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-10	17,061	50,702	218,693	40,010	9,785	265	336,516
Feb-10	16,873	50,641	218,203	40,470	9,952	266	336,405
Mar-10	16,707	50,531	217,797	40,750	10,108	266	336,159
Apr-10	16,566	50,395	217,306	41,038	10,187	272	335,764
May-10	16,402	50,196	215,704	41,246	10,229	281	334,058
Jun-10	16,316	50,098	215,772	41,588	10,304	284	334,362
Jul-10	16,256	50,008	216,302	42,098	10,695	294	335,653
Aug-10	16,099	49,963	215,744	42,543	10,833	299	335,481
Sep-10	15,971	49,863	215,513	42,909	10,934	302	335,492
Oct-10							
Nov-10							
Dec-10							